

## Remarks

Claim 1 has been amended to replace “being characterized by” with “comprising” to conform to the customary transition between a claim preamble and body in U.S. applications; no substantive change is intended here. Claim 1 also been amended to recite the additional step of generating a data set that comprises the float ID and a “currency indicator” (page 7, line 24) specifying a transaction currency. Since claim 1 as amended includes all the limitations of previously presented claim 3 (now cancelled), it is believed to be allowable.<sup>1</sup>

Claim 3, which recited a step similar to one now recited in claim 1 amended, has been cancelled.

Claim 5, rejected under 35 U.S.C. § 112, second paragraph, has been cancelled in favor of new claim 9.

Claim 6, also rejected under 35 U.S.C. § 112, second paragraph, has been cancelled in favor of new claim 11.

New claim 8, dependent on claim 1, adds the step of reading a float ID and currency indicator from an electronic purse presented by a user (e.g., steps 150 and 170) and the recitation that the data is generated set only if the float ID and the currency indicator specify a user group and currency supported by the system (e.g., steps 160 and 180).

New claim 9 is similar to claim 1 as amended, but is directed to a system rather than a method.

New claim 10 is similar to new claim 8, but is dependent on new claim 9.

Finally, new claim 11 is directed to an electronic data carrier (e.g., a “smart card”) for personal use in the system of claim 10, the electronic data carrier storing a float ID specifying a user group and a currency indicator specifying a transaction currency.

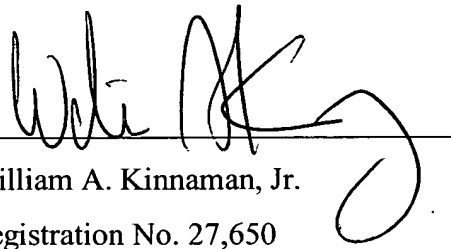
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<sup>1</sup> Although the cited U.S. Patent No. 6,427,140 to Ginter et al. shows some awareness of currency choices (e.g., col. 42, lines 31-32 and 59-64; col. 187, lines 56-58; col. 247, lines 22-26; and col. 265, lines 59-61), it does not appear to contemplate the currency indicator claimed by applicants.

All of the claims now presented are believed to be in allowable form. Accordingly, applicants respectfully request that the Examiner withdraw the outstanding rejection and allow the case to pass to issue. Such action is earnestly solicited.

Respectfully submitted,  
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